

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Helene Krzaczkyk
 Debtor

Case No. 19-13325-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 309IPage 1 of 2
Total Noticed: 20

Date Rcvd: Jun 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2019.

db +Helene Krzaczkyk, 45 Lydia Ave, Southampton, PA 18966-1520
 14331003 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 St. Louis, MO 63179-0040
 14336490 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002
 14331008 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e,
 DesMoines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: agt@uttlelegal.com Jun 12 2019 02:37:41 ALEXANDER G. TUTTLE, Tuttle Legal,
 2303 N Broad Street, Suite 2, Colmar, PA 18915

tr +E-mail/Text: bncnotice@phl3trustee.com Jun 12 2019 02:38:16 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: megan.harper@phila.gov Jun 12 2019 02:38:07 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2019 02:37:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 12 2019 02:38:03 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 12 2019 02:37:58 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14331000 +EDI: MERRICKBANK.COM Jun 12 2019 06:33:00 Cardworks/CW Nexus, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001

14331001 +EDI: CHASE.COM Jun 12 2019 06:33:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298

14331002 +E-mail/Text: bankruptcycollections@citadelbanking.com Jun 12 2019 02:38:14
 Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147

14331004 +EDI: WFNNB.COM Jun 12 2019 06:33:00 Comenitycapital/boscov, Comenity Bank,
 Po Box 182125, Columbus, OH 43218-2125

14331005 +EDI: DISCOVER.COM Jun 12 2019 06:33:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025

14336294 EDI: MERRICKBANK.COM Jun 12 2019 06:33:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368

14332658 EDI: Q3G.COM Jun 12 2019 06:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

14331661 +EDI: RMSC.COM Jun 12 2019 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

14331007 +EDI: RMSC.COM Jun 12 2019 06:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

14331009 +EDI: CAPITALONE.COM Jun 12 2019 06:33:00 Worlds Foremost Bank N, Attn: Bankruptcy,
 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14331006* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 20

Date Rcvd: Jun 11, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2019 at the address(es) listed below:

ALEXANDER G. TUTTLE on behalf of Debtor Helene Krzaczek agt@uttlelegal.com, allie@uttlelegal.com

REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	Helene Krzaczky			Social Security number or ITIN xxx-xx-2603
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
				EIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania			Date case filed for chapter 13 5/23/19
Case number: 19-13325-elf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Helene Krzaczky	
2. All other names used in the last 8 years		
3. Address	45 Lydia Ave Southampton, PA 18966	
4. Debtor's attorney Name and address	ALEXANDER G. TUTTLE Tuttle Legal 2303 N Broad Street Suite 2 Colmar, PA 18915	Contact phone 215-723-7969 Email: agt@tuttlelegal.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/11/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 24, 2019 at 9:00 AM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 9/22/19
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/1/19
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/19/19
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$165.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/20/19 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	